Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Ide	ntify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full r	name		
	government identification	ame that is on your t-issued picture n (for example,	Dawn First name Michelle	First name
	your driver's license or passport).	s licerise of	Middle name	Middle name
	Bring your pidentification with the trus	n to your meeting	Woolley Last name	Last name
			Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.		names you	Dawn	
	have used years	l in the last 8	First name	First name
	Include you maiden nan		Middle name Midkiff	Middle name
	maiden nan	1163.	Last name	Last name
			Dawn First name	First name
			The thank	The thank
			Middle name Rider	Middle name
			Last name	Last name
3.	your Socia	ast 4 digits of al Security	xxx - xx - <u>2716</u>	XXX - XX
	number or federal Individual Taxpaye Identification numb	Гахрауег	OR	OR
			9 xx - xx	9 xx - xx

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Document Woolley Dawn Michelle Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN EIN
5.	Where you live	146 W. 28th Place Number Street Chicago Heights IL 60411 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street P.O. Box	Number Street City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. Number Street P.O. Box
6	Why you are choosing	City State ZIP Code Check one:	City State ZIP Code Check one:
6.	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. have another reason. Explain. (See 28 U.S.C. § 1408	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

Debtor 1 Dawn Michelle Document Woolley Page 3 of 60

Case Number (if known) ______

Pa	Tell the Court About Your	Bankruptcy (Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7 Chapter 11 Chapter 12 Chapter 13					
8.	How you will pay the fee	local or yours subm with a linear Application I request to pay the pay the second subsection of	 I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 				
9.	Have you filed for bankruptcy within the last 8 years?	■ No	District None District None District		_When _	Case Number MM / DD / YYYY Case Number MM / DD / YYYY Case Number	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No	District		_ When	Relationship to you Case Number, if known MM / DD / YYYY Relationship to you Case Number, if known MM / DD / YYYY	
11.	Do you rent your residence?	□ No. ■ Yes.	residence? No. Go to li Yes. Fill ou	ne 12.		ment against you and do you want to stay in your n Eviction Judgment Against You (Form 101A) and file it with	

Debtor	Case 17-2513 1	Michelle Middle Name	L Filed 08/22/17 Document Woolley	Entered 08/22/17 17:38:55 Page 4 of 60 Case Number (if known)	Desc Main	
Part	Report About Any Busine	esses You Own a	as a Sole Proprietor			
12.	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.	No. (Go to Part 4. Name and location of busines Name of business, if any Number Street	State	Zip Code	
			☐ Single Asset Real Estate ☐ Stockbroker (as defined	s defined in 11 U.S.C. § 101(27A)) e (as defined in 11 U.S.C. § 101(51B))		
	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appropriate balance she documents No. I a No. I a the	e filing under Chapter 11, the court must know whether you are a small business debtor so that it can set interested deadlines. If you indicate that you are a small business debtor, you must attach your most recent sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these ints do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). I am not filing under Chapter 11. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?	No.		d, why is it needed?		
		١٨	here is the property?			

Number

City

Street

ZIP Code

State

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Debtor 1

Dawn

Michelle

Woolley

Case Number (if known)

Part 5:

Explain Your Efforts to

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Receive a Briefing About Credit Counseling	
About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	☐I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a	Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or

through the internet, even after I

duty in a military combat zone.

reasonably tried to do so.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

briefing in person, by phone, or

through the internet, even after I

duty in a military combat zone.

reasonably tried to do so.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

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Document Woolley Michelle Dawn

Debtor 1

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	First Name	Middle Name La	ast Name				
Pai	rt 6: Answer These Questions	s for Reporting Purposes					
16.	What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 					
17.	Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution	Yes. I am filing under		er any exempt property is excluded and vailable to distribute to unsecured creditor	s?		
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,00 ☐ More than 100	0		
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 m \$10,000,001-\$50 r \$50,000,001-\$100 \$100,000,001-\$50	million	1-\$10 billion 01-\$50 billion		
20.	How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 m \$10,000,001-\$50 r \$50,000,001-\$100 \$100,000,001-\$50	million	1-\$10 billion 01-\$50 billion		
Pai	rt 7: Sign Below						
For	you	correct. If I have chosen to file unde of title 11, United States Counder Chapter 7. If no attorney represents me this document, I have obtain I request relief in accordance.	r Chapter 7, I am aware that I may p de. I understand the relief available use and I did not pay or agree to pay so ned and read the notice required by	States Code, specified in this petition.	, or 13 sed fill out		
		_	result in fines up to \$250,000, or imp 19, and 3571.	obtaining money or property by fraud in coorisonment for up to 20 years, or both. Signature of Debtor 2	nnection		
		Executed on 08/14	/2017 / DD / YYYY	Executed onMM / DD / Y			

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Debtor 1	Dawn	Michelle Woolley		Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Merid Teklehaimanot Mekonnen	Date	Date: 0	8/21/2017
Signature of Attorney for Debtor		MM / DD	/ YYYY
Merid Teklehaimanot Mekonnen			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Number Street Chicago	IL	60603	
	IL State	60603 ZIP C	ode
Chicago	State	ZIP C	ode @geracilaw.co
Chicago	State	ZIP C	

Fill in this information to identify your case:					
Debtor 1	Dawn	Michelle	Woolley		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS (State)		
Case Number	r				

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	e A/B: Property (Official Form 106A/B) y line 55, Total real estate, from <i>Schedule A/B</i>	<u> </u>
1b. Copy	y line 62, Total personal property, from Schedule A/B	<u>\$ 1,715</u>
1c. Copy	y line 63, Total of all property on <i>Schedule A/B</i>	\$ 1,715
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e <i>D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D) y the total you listed in Column A, <i>Amount of claim,</i> at the bottom of the last page of Part 1 of <i>Schedule D</i>	<u>\$0</u>
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$207
	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$36,971
Part 3:	Summarize Your Liabilities	
	e <i>I: Your Incom</i> e (Official Form 106I) our combined monthly income from line 12 of <i>Schedule I</i>	\$1,716.98
	e <i>J: Your Expenses</i> (Official Form 106J) our monthly expenses from line 22c of <i>Schedule J</i>	\$1,535.00

Document Dawn Michelle Case Number (if known) __ Debtor 1 First Name Middle Name Last Name

Part 4: Answer These Questions for Administrative and Statistical Records						
6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the or Yes	court with your other schedules.					
 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 						
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from O Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	fficial \$ 2,240.33					
9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 of Schedule E/F, copy the following:	Total claim					
From Part 4 of Schedule E/F, copy the following: 9a. Domestic support obligations (Copy line 6a.)	\$ 0.00					
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 207.00					
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00					
9d. Student loans. (Copy line 6f.)	\$ 27,522.00					
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)						
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00					
9g. Total. Add lines 9a through 9f.	\$_27,729.00					

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Fill in this in	formation to ide	ntify your case and this filing		0 of 60			
Debtor 1	Dawn	Michelle	Woolley				
Debtor 2	First Name	Middle Name	Last Name				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> District o	_				
Case Number			(State)		_	Check if this is	an
	orm 106A	/R			ć	amended filing	
	e A/B: Pr						12/15
n each category ategory where esponsible for ages, write you	y, separately lisi you think it fits supplying corre ur name and cas Describe Each Re	and describe items. List an a best. Be as complete and acc	urate as possible. If two m is needed, attach a separa every question. er Real Esate You Own or Ha		ually		
No.	Describe	gar or equitable interest in ar	y residence, building, lane	, or similar property.			
2. Add the dol	lar value of the p	oortion you own for all of you					
you have at	tached for Part	1. Write that number here		>			\$0.00
Part 2:	Describe Your Vel	hicles					
No. Yes. Watercraft Examples: No. Yes. Add the doll	Describe Describe motor aircraft, motor Boats, trailers, mot Describe	es. If you lease a vehicle, also s, sport utility vehicles, motor homes, ATVs and other recreors, personal watercraft, fishing vertion you own for all of your Write that number here	rational vehicles, other veh	accessories			\$ 0.00
Do you own or		or equitable interest in any of	the following items?		po Do	urrent value of the ortion you own? ont deduct secured exemptions	
	_	urniture, linens, china, kitchenware					
		Furniture, linens, small appliance	s, table & chairs, bedroom set		\$1,000	\$	1,000.00
	Televisions and rac	dios; audio, video, stereo, and digiti including cell phones, cameras, mo		rs, scanners; music			
Yes.	Describe	Flat screen TV, computer, printer	, music collection, cell phone		\$500	\$	500.00
	Antiques and figuri	nes; paintings, prints, or other artwoodlections; other collections, memo		objects;			
Yes.	Describe					\$	0.00

Case 17-25131 Michelle Doc 1 Dawn Debtor 1

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Document F First Name Middle Name

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09.	Equipment	t for sports and	hobbies	
			nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments	
	Yes.	Describe		\$0.00
10.	Firearms Examples:	Pistols, rifles, shot	guns, ammunition, and related equipment	_
	Yes.	Describe		\$ 0.00
11.	Clothes Examples:	Everyday clothes,	furs, leather coats, designer wear, shoes, accessories	
	Yes.	Describe	Everyday clothes, shoes, accessories \$100	s 100.00
12.	Jewelry Examples: gold, silver No.	Everyday jewelry,	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	\$ <u>100.0</u> 0
	Yes.	Describe	Costume Jewelry \$100	\$ <u>100.0</u> 0
13.	Non-farm a Examples:	animals Dogs, cats, birds,	horses	
	Yes.	Describe		\$0.00
14.	Any other No.	personal and h	ousehold items you did not already list, including any health aids you did not list	_
	Yes.	Describe		\$0.00
			of your entries from Part 3, including any entries for pages you have attached per here	\$1,700.00
		Describe Your Fi		
Do	you own o	r have any legal	or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions
16.	Cash Examples:	Money you have i	n your wallet, in your home, in a safe deposit box, and on hand when you file your petition	
	Yes.	Describe		\$ 0.00
17.		Checking, savings	, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, if you have multiple accounts with the same institution, list each.	<u> </u>
	Yes.	Describe	Account Type: Institution name: Checking Account First Midwest Bank	\$\$5.00 \$\$15.00
18.	-		sublicly traded stocks iment accounts with brokerage firms, money market accounts	<u> э</u> 15. <u>0</u> 0
	Yes.	Describe	Institution or issuer name:	\$0.00
19.	Non-public No.	cly traded stock	and interests in incorporated and unincorporated businesses, including an interest in	
	Yes.	Describe	Name of Entity and Percent of Ownership:	\$0.00

Case 17-25131 Michelle Dawn Debtor 1

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Document Page 12 of Boundary (if known)

Desc Main

First Name

20.	No. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.	
	Yes. Describe Issuer name:	\$0.00
21.	Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No.	
	Yes. Describe Type of account and Institution name:	s 0.00
22.	Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No.	·
	Yes. Describe Institution name or individual:	\$ 0.00
23.	Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No.	·
	Yes. Describe Issuer name and description:	s 0.00
24.	Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No.	<u> </u>
	Yes. Describe Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	\$ 0.00
25.	. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No.	
	Yes. Describe	\$ <u>0.0</u> 0
26.	Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No.	
	Yes. Describe	\$ <u>0.0</u> 0
27.	 Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. 	
	Yes. Describe	\$0.00
Моі	oney or property owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	. Tax refunds owed to you No.	
	Yes. Describe	\$ <u>0.0</u> 0
29.	Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No.	
	Yes. Describe	\$0.00
30.	Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No.	
	Yes. Describe	0.00

Case 17-25131 Michelle Debtor 1 <u>Dawn</u>

Doc 1

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Desc Main

Filed 08/22/17 Woolley Document Last Name

	FIISLINA	ille	widdle Naffle Last Naffle			
31.		insurance polic				
		Health, disability, o	or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance			
	No.		Company Name & Beneficiary:			
	Yes.	Describe				
			Health Insurance	\$0		
			Term Life Insurance (No Cash surrender value)	\$0		
					\$	0.00
32.	Any interes	st in property th	nat is due you from someone who has died			
	If you are th	ne beneficiary of a	living trust, expect proceeds from a life insurance policy, or are currently entitled to receive			
	property be	cause someone h	as died.			
	No.					
	—	Danamilan				
	Yes.	Describe				0.00
					\$	0.00
33.	_	-	es, whether or not you have filed a lawsuit or made a demand for payment			
	Examples:	Accidents, employ	ment disputes, insurance claims, or rights to sue			
	No.					
	Yes.	Describe				
	_				\$	0.00
21	Other cent	ingent and unli	quidated claims of every nature, including counterclaims of the debtor and rights		Ψ	
J 4 .		ingent and unit	quidated claims of every flature, including counterclaims of the debtor and rights			
	No.					
	Yes.	Describe				
					\$	0.00
35.	Any financ	ial assets vou d	did not already list		-	
	No.					
	INO.					
	Yes.	Describe				
					\$	0.00
	Add the do	llar value of all	of your entries from Part 4, including any entries for pages you have attached			
36.						
	for Part 4 V	Write that numb	er here>			\$15.00
	for Part 4. V	Write that numb	er here>			\$15.00
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1			er here			\$15.00
P	art 5:	Describe Any Bus	siness-Related Property You Own or Have an Interest In. List any real estate in Part 1.			\$15.00
P	art 5:	Describe Any Bus				\$15.00
P	Do you ow	Describe Any Bus	siness-Related Property You Own or Have an Interest In. List any real estate in Part 1.			\$15.00
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37. 38. 39.	Accounts No. Yes. Office equi Examples: No. Yes. Machinery No. Yes. Inventory No. Yes. Interests in No. Yes.	Describe Any Bus receivable or co Describe ipment, furnish Business-related of Describe , fixtures, equip Describe Describe Describe Describe	egal or equitable interest in any business-related property? pommissions you already earned ings, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade por joint ventures Name of Entity and Percent of Ownership:		portion you own? Do not deduct secure	0.00 0.00

44. Any business-related property you did not already list	
No. Yes. Describe	1
	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	\$ 0.00
for Part 5. Write that number here	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No.	
Yes. Describe	
47. Farm animals	\$0. <u>0</u> 0
Examples: Livestock, poultry, farm-raised fish No.	
Yes. Describe	\$ 0.00
48. Crops—either growing or harvested No.	
Yes. Describe	1
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	\$0.00
No. Yes. Describe	1
50. Farm and fishing supplies, chemicals, and feed	\$0.00
No.	
Yes. Describe	\$0.00
51. Any farm- and commercial fishing-related property you did not already list	
Yes. Describe	0.00
FOR Addition of all activities and all activities and activities activities and activities activities and activities activities and activities activities activities activities and activities	\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here	\$0.00
Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list?	
Examples: Season tickets, country club membership No.	
Yes. Describe	\$ 0.00
See Add the dellar value of all of various parts from Dart 7. Write the Add to the Control of th	\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$U.UU

Case 17-25131 Michelle Doc 1 Dawn Debtor 1

Filed 08/22/17 Entered 08/22/17 17:38:55

Document Page 15 of 60 umber (if known) Desc Main First Name

Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 0.00	
57. Part 3: Total personal and household items, line 15	\$ 1,700.00	
58. Part 4: Total financial assets, line 36	\$ 15.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 1,715.00	\$ 1,715.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$1,715.00

Page 6 of 6 Official Form 106A/B Record # 748693 Schedule A/B: Property

Fill in this in	formation to identi	fy your case:	
Debtor 1	Dawn	Michelle	Woolley
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	he : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number			_ ` '
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	y the Property You Claim as Exempt			
Which set of ex	emptions are you claiming? Check	k one only, even if your spo	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_1,000	 \$	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_500		735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, shoes, accessories	\$ <u>100</u>	 \$	735 ILCS 5/12-1001(a),(e) - \$100.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Brief description:	Costume Jewelry	\$ <u>100</u>	\$	735 ILCS 5/12-1001(a),(e) - \$100.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
fficial Form 106C	Record # 748693	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Page 17 of 60 Number (if known) Document Debtor 1 <u>Dawn</u> Michelle Last Name

First Name

Middle Name

	Part 2: Additional Page								
	Brief description of the property and line on Schedule A/B that lists this property		ine on	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption			
				Copy the value from Schedule A/B	Check only one box for each exemption				
	Brief description:	Checking Account, First Bank, 15.00	Midwest	<u>\$_15</u>		735 ILCS 5/12-1001(b) - \$15.00			
	Line from Schedule A/B:	<u>17</u>			100% of fair market value, up to any applicable statutory limit				
3.	Are you claimin	g a homestead exemp	tion of more that	an \$155,675?					
	(Subject to adjus	stment on 4/01/16 and	every 3 years af	ter that for cases filed o	n or after the date of adjustment .)				
	No.								
	Yes. Did you	acquire the property c	covered by the ex	xemption within 1,215 d	ays before you filed this case?				
	☐ No								
	Yes.								
	fficial Form 1060	December #	748693	Sahadula C. T	ha Branantu Vau Claim aa Evannt	Page 2 of 2			

nformation to identi			ered 08/22/17 17:38:55 8 of 60	Desc Main	
Dawn	Michelle	Woolley			
First Name	Middle Name	Last Name			
First Name	Middle Name	Last Name			
Bankruptcy Court for t	the : <u>NORTHERN</u> District of	<u>ILLINOIS</u>			
r		(State)		Check if this	s is an
'		_		amended fil	ling
orm 106D					
טוווו וווטט					
D: Creditor	s Who Have Clain	ns Secured by Prope	∍rty		12/15
more space is need es, write your name editors have claims	led, copy the Additional Page and case number (if known) secured by your property?	e, fill it out, number the entries, a	and attach it to this form. On the top o		
II in all of the informa	ation below.				
List All Secured Clair	ms 			0 1 1	Column C
		ured claim list the creditor congres	Column A	Column A	
ecured claims. If a cr	reditor has more than one sec	cured claim, list the creditor separa aim, list the other creditors in Part cording to the creditors name.	ately Amount of claim		Unsecured portion
	First Name Bankruptcy Court for tr Corm 106D D: Creditor and accurate as proces space is needed, write your name aditors have claims neck this box and su	First Name Middle Name First Name Middle Name Bankruptcy Court for the :NORTHERN District of Corm 106D D: Creditors Who Have Claim and accurate as possible. If two married people more space is needed, copy the Additional Page as, write your name and case number (if known). ditors have claims secured by your property?	First Name Middle Name Last Name Bankruptcy Court for the:NORTHERN _ District of _ILLINOIS	Dawn Michelle Woolley First Name Middle Name Last Name Bankruptcy Court for the:NORTHERN_ District ofILLINOIS	Dawn Michelle Woolley First Name Middle Name Last Name Bankruptcy Court for the:NORTHERN _ District ofILLINOIS

Fill	in this inf	Caso 17 formation to iden	tify your case:	c 1 Eiloc	I 09/22/17		d 08/22/17 1 of 60	7:38:55	Desc Main	1
Dah	stor 1	Dawn	Michelle	e	Woolley					
Deb	otor 1	First Name	Middle Name		Last Name					
Deb	otor 2									
(Spot	use, if filing)	First Name	Middle Name		Last Name					
Unit	ted States I	Bankruptcy Court fo	r the : <u>NORTHERN</u>	District of <u>ILLINC</u>						
	e Number				(State)				Check i	f this is an
	nown)								amende	ed filing
Offic	cial Fo	orm 106E/	<u>'F</u>							
Sche	edule	E/F: Credit	tors Who Ha	ve Unsecu	red Claims					12/15
Pari 1. Do	rs with participation of the control	artially secured of the Part you need, it is all of Your PRI ditors have priorito Part 2. Dour priority unsellisted, identify what amounts. As mucli	A/B) and on Schedul claims that are listed fill it out, number th e your name and cas ORITY Unsecured Cla ty unsecured claims cured claims. If a cre at type of claim it is. It n as possible, list the Continuation Page of	in Schedule D: e entries in the been umber (if known ims against you? editor has more the faclaim has both claims in alphabe	Creditors Who Haveoxes on the left. And who, an one priority unsear priority and nonpriority and order according	ecured claim, fority amounts ago to the cred	list the creditor sepa , list that claim here itor's name. If you ha	f more space is his page. On the arately for each and show both ave more than to	claim. For priority and wo priority	
			ype of claim, see the			•				Namonianito
								Total claim	Priority amount	Nonpriority amount
2.1	IRS Prio	ority Debt		Last 4 digits	of account number			\$ 207.00	<u>\$207.00</u>	\$ <u>0.00</u>
	PO Box			When was the	e debt incurred?	2016				
	Number	Street								
					you file, the claim i	is: Check all th	at apply.			
	Philadel	phia	PA 19101	Contingent Unliquidate						
W	City Vho owes	the debt? Check o	State Zip Code ne.	Disputed						
	Debtor 1	l only								
	Debtor 2	2 only			RITY unsecured clai	im:				
Ļ	=	I and Debtor 2 only			upport obligations					
Ļ	=	one of the debtors a		Taxes and	certain other debts you	u owe the gove	rnment			
L	_	if this claim relate: inity debt	s to a	Claims for	death or personal injur	ry while you we	re			
Is	the clain	n subject to offest	?	intoxicated		,				
	No			Other. Spe	cify					
Pari	Yes 12⊧ L	ist All of Your NO	NPRIORITY Unsecure	d Claims						
3. Do	anv cred	ditors have nonp	riority unsecured cla	ims against vou	?					
	-	_	report in this part. Su			other schedu	les.			
	Yes.									
no inc	npriority u	unsecured claim,	nsecured claims in t list the creditor separa an one creditor holds n Page of Part 2.	ately for each cla	im. For each claim li	listed, identify	what type of claim it	t is. Do not list o	laims already	
										Total alaim

Debtor 1	Dawn Michelle	Document Page 20 of 60 Case Number (if known)	_
	First Name Middle Name	Last Name	÷ 500 00
4.1	Advocate Christ Medical Center	Last 4 digits of account number	\$ <u>500.00</u>
	Creditor's Name PO Box 70508	When was the debt incurred?	
		when was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	<u>Chicago</u> <u>IL 60673-0508</u>	Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
li	_		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l li	s the claim subject to offest?	_	
	No	Other. Specify Medical/Dental Services	
\vdash	Yes Pontiet Health Levington		↑ 500 00
4.2	Baptist Health Lexington	Last 4 digits of account number	<u>\$ 500.00</u>
	Creditor's Name 1740 Nicholasville Rd.	When was the debt incurred?	
		when was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Lexington KY 40503	Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
ľ			
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
\vdash	Yes COLLECTION CENTER/STAR	0004	47.00
4.3		Last 4 digits of account number 9894	\$ <u>47.00</u>
	Creditor's Name	When was the debt incurred? 2015-2015	
	128 Soo Line Dr Ste 302	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Bismarck ND 58501	Unliquidated	
	City State Zip Code Vho owes the debt? Check one.	Disputed	
ľ			
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	☐ Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
1	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes		

Debtor 1	₁ Dawn	Case 17-25131		Filed 08/22/17 Dogument	Entered 08/22/17 17:38:55 Page 21 of 60 Case Number (if known)	Desc Main	
	First Name	Middle Name		Last Name			
Par	Your	r NONPRIORITY Unsecured Cla	ims - Continu	ation Page			
After li	sting any e	ntries on this page, number t	them beginni	ng with 4.4, followed by 4.	5, and so forth.	Total	l Clair
4.4	Equifax		La	st 4 digits of account numbe	er	\$ 0.0	00
7.7	Creditor's Nan	me		or . a.g o. account name	<u> </u>	· 	
	PO Box 74	10241	_ Wi	nen was the debt incurred?	7/25/2017 12:00:00 AM		
	Number	Street	_				
			_ As	of the date you file, the clair	m is: Check all that apply.		
				Contingent			
	Atlanta	GA 30374	_	Unliquidated			
V	City Vho owes th	State Zip Coo e debt? Check one.	de	Disputed			
	Debtor 1 o	nly					
	Debtor 2 o	nly	Ту	pe of NONPRIORITY unsecu	red claim:		
Ī	Debtor 1 a	nd Debtor 2 only		Student loans			
Ī	At least one of the debtors and another			Obligations arising out of a sep	paration agreement or divorce		
l ř	コ ロCheck if t	his claim relates to a		that you did not report as priori	ity claims		
"	communi			Debts to pension or profit-shar	ing plans, and other similar debts		
<u> </u>	s the claim s	subject to offest?					
	No			Other. Specify			
	Yes						
4.5	Experian		_ La	st 4 digits of account number	er	\$ <u>0.0</u>	0
	Creditor's Nan				7/05/0047 40:00:00 AM		
	PO Box 20	002	_ WI	nen was the debt incurred?	7/25/2017 12:00:00 AM		
	Number	Street					
			As	of the date you file, the clair	m is: Check all that apply.		

Contingent

Disputed

Unliquidated

Student loans

Other. Specify

Contingent

Disputed

Unliquidated

Student loans

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Last 4 digits of account number

When was the debt incurred?

Obligations arising out of a separation agreement or divorce

As of the date you file, the claim is: Check all that apply.

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Other. Specify Medical Debt

Debts to pension or profit-sharing plans, and other similar debts

6596

2014-2014

TX

WI

53022

State Zip Code

75013

State Zip Code

Allen

Debtor 1 only
Debtor 2 only

Who owes the debt? Check one.

Debtor 1 and Debtor 2 only

community debt
Is the claim subject to offest?

Falls Collection SVC

At least one of the debtors and another

Street

Who owes the debt? Check one.

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

Check if this claim relates to a

City

No

4.6

Yes

Creditor's Name

Po Box 668

Germantown

Debtor 1 only

Debtor 2 only

Number

City

No

\$ 195.00

Doc 1 Filed 08/22/17 Entered 08/22/17 17:38:55 Desc Main Case 17-25131 Page 22 of 60 Case Number (if known) Document Michelle Dawn Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Falls Collection SVC \$ 107.00 Last 4 digits of account number _ Creditor's Name 2015-2015 Po Box 668 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Germantown W/I 53022 Unliquidated City Zip Code State Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes Fort Sanders Regional Medical Center **\$** 100.00 Last 4 digits of account number 4.8 1901 Clinch Ave When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Knoxville 37916 TN Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical Debt Yes Georgetown Community Hospital \$ 100.00 4.9 Last 4 digits of account number Creditor's Name 1140 Lexington Rd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Georgetown KY 40324 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim:

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Student loans

Other. Specify _

Obligations arising out of a separation agreement or divorce

Medical Debt

Debts to pension or profit-sharing plans, and other similar debts

Schedule E/F: Creditors Who Have Unsecured Claims

that you did not report as priority claims

Case 17-25131 Doc 1 Filed 08/22/17 Entered 08/22/17 17:38:55 Desc Main Page 23 of 60 Case Number (if known) Document Michelle Dawn Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Ingalls Memorial Hospital \$ 500.00 Last 4 digits of account number _ Creditor's Name PO Box 75608 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60675 Chicago Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical/Dental Services Yes J.D. Byrider \$ 500.00 4.11 Last 4 digits of account number Creditor's Name 635 Washington St. When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Attleboro MA 02703 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt

Is the claim subject to offest? No Other. Specify ____Deficiency, Repo'd/Surr'd Auto Yes Rush Memorial Hospital \$ 5,000.00 Last 4 digits of account number 4.12 Creditor's Name PO Box 608 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Rushville 46173 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Medical/Dental Services Other. Specify __

Doc 1 Filed 08/22/17 Entered 08/22/17 17:38:55 Desc Main Case 17-25131 Page 24 of 60 Case Number (if known) Document Dawn Michelle Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.13 Transunion \$ 0.00 Last 4 digits of account number

7.10			
	Creditor's Name	When was the debt incurred? 7/25/2017 12:00:00 AM	
	PO Box 1000	When was the debt incurred? //25/2017 12.00.00 AIVI	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chester PA 19022	Unliquidated	
۱ ۱۸	City State Zip Code /ho owes the debt? Check one.	Disputed	
ï			
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
5	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
l .	community debt	Debts to pension or profit-sharing plans, and other similar debts	
IS	s the claim subject to offest?	_	
	No	Other. Specify	
<u> </u>	Yes Trinity Health		\$ 200.00
4.14		Last 4 digits of account number	\$ 200.00
	Creditor's Name 1 W Burdick Expy,	When was the debt incurred?	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	ND 50704	Contingent	
	Logan ND 58701	Unliquidated	
w	City State Zip Code /ho owes the debt? Check one.	Disputed	
	Debtor 1 only	-	
1 7	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	=		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
le	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Tour or Medical Debt	
l F	Yes	Other. Specify Medical Debt	
1 15	U S DEPT OF ED/GSL/ATL	Last 4 digits of account number 7450	\$ 27,522.00
4.15	Creditor's Name		•
	Po Box 4222	When was the debt incurred? 2011-2014	
1	Number Street		
		As of the date were filler than already by Olivia II II II II II II	
		As of the date you file, the claim is: Check all that apply.	
	Iowa City IA 52244	Contingent	
	City State Zip Code	Unliquidated	
W	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	the claim subject to offest?	<u> </u>	
	No	Other. Specify	
1 - [¬ _{voo}	□	

Doc 1 Filed 08/22/17 Entered 08/22/17 17:38:55 Desc Main Case 17-25131 Page 25 of 60 Case Number (if known) Document Dawn Michelle Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** UK Good Samaritan Hospital \$ 200.00 Last 4 digits of account number _

	310 S Limestone	When was the debt incurred?	
		When was the dept incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Lexington KY 40508	Unliquidated	
	City State Zip Code	☐ Disputed	
· '	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt		
	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	M. F. J.D. I.	
	Yes	Other. Specify Medical Debt	
	UK Healthcare		\$ 0.00
4.17		Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name 740 S. Limeston A301	When was the debt incurred?	
		when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Lexington KY 40536		
	City State Zip Code	Unliquidated	
۱ ۱	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
		■ WEIDH	
	No □	Other. Specify Medical Debt	
_	University of Tennessee Medical		A 200 00
4.18		Last 4 digits of account number	\$ <u>300.00</u>
	Creditor's Name		
	1924 Alcoa Hwy	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Kimberlin Heights TN 37920	Unliquidated	
	City State Zip Code		
· '	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Madical Daka	
	No	Other. SpecifyMedical Debt	
	Yes		

Record # 748693

Case 17-25131 Doc 1 Page 26 of 60 Case Number (if known) ___ Document Dawn Michelle Debtor 1 First Name \$ 1,200.00 Winterwood Inc. 4.19 Last 4 digits of account number Creditor's Name 3245 Loch Ness Dr. When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Lexington Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify ___Housing/Rental/Lease

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

List Others to Be Notified for a Debt That You Already Listed

Part 3:

Official Form 106E/F Record # 748693

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Schedule E/F: Creditors Who Have Unsecured Claims

Dawn Debtor 1

Michelle

Document

Page 27 of 60 Case Number (if known)

Add the Amounts for Each Type of Unsecured Claim

			Total alaims
			Total claim
otal claims rom Part 1	6a. Domestic support obligations	6a.	\$0
	6b. Taxes and Certain other debts you owe the government	6b.	\$
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0
	6e. Total. Add lines 6a through 6d.	6e.	\$
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$27,522.
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$9,449.
	6j. Total. Add lines 6f through 6i.	6j.	\$ 36,971.

		Caso 17	7 25121 Doc 1 E	ilad 09/22/17	Entered	08/22/17 17:38	:55 Desc M	lain
Fill	in this in	formation to iden	tify your case:		8	of 60		
De	btor 1	Dawn	Michelle	Woolley				
De	btor 2	First Name	Middle Name	Last Name				
	ouse, if filing)	First Name	Middle Name	Last Name	-			
Un	ited States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _					
	se Number known)			(State)				eck if this is an lended filing
Offi	cial Fo	orm 106G						
			ory Contracts and	Unexpired Lea	ises			12/1
nform	nation. If n	nore space is nee	possible. If two married people eded, copy the additional page, ne and case number (if known).					
1. D	o you hav	e any executory	contracts or unexpired leases?					
	-		submit this form to the court with					
L	☑ Yes. Fill	in all of the inforr	mation below even if the contract	s or leases are listed in	Schedule A/B:	Property (Official Form 106	SA/B)	
2. Li	st separat	ely each person	or company with whom you ha	ve the contract or lease	e. Then state wh	at each contract or lease	is for (for	
ex		nt, vehicle lease,	cell phone). See the instruction					
ui	iexpired ie	.ascs.						
	Person or	company with w	hom you have the contract or le	ease		State what the contract	or lease is for	
2.1					_			
	Name							
	Number	Street			_			
	City		State Zip (Code	_			
2.2								
	Name				_			
	Number	Street			_			
	ramber	Gucci						
	City		State Zip (Code				
2.3					_			
	Name							
	Number	Street			_			
	City		State Zip 0	Code	_			
2.4								
2.4	Name				_			
	Number	Street			_			
	Number	Street						
	City		State Zip (Code	_			
2.5					_			
	Name							
	Number	Street			_			

State Zip Code

City

Fill in this inf	Fill in this information to identify your case:				
Debtor 1	Dawn	Michelle	Woolley		
	First Name	Middle Name	Last Name		
Debtor 2	· 				
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u>					
Case Number			(State)		
(If known)					

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pag	ges, write your name and	case number (if known). Answe	er every question.	
1. D	o you have a	any codebtors? (If you are	e filing a joint case, do not list eith	er spouse as a codebto	or.)
	No.				
	Yes				
			in a community property state o vada, New Mexico, Puerto Rico,	- ·	ty property states and territories include id Wisconsin.)
	No. Go to	line 3.			
	Yes. Did y	your spouse, former spous	e, or legal equivalent live with yo	u at the time?	
	Yes.	Inwhich community state	or territory did you live?	Fill in th	e name and current address of that person.
	Name o	of your spouse, former spouse or le	gal equivalent		
	Number	r Street			
	City		State	Zip Code	
s	chedule D (C chedule E/F,	-	dule E/F (Official Form 106E/F),	•	Pyou have listed the creditor on I Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	

Official Form 106H Record # 748693 Schedule H: Your Codebtors Page 1 of 1

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Debtor 1	Iformation to ident	Michelle	Woolley	
Dobtor 1	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
	. ,	the : <u>NORTHERN DISTRICT O</u>	F ILLINOIS_	
(If known)	r			Check if this is:
(II KIIOWII)				An amended filing
				A supplement showing post-pe
				chanter 12 income as of the fa

Official	Form	1061

ion chapter 13 income as of the following date:

MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Empl	oyment						
Fill in your employmen information	t	Debtor 1		Debtor 2 or non-filing spouse			
If you have more than attach a separate page information about additemployers.	with	X Employed Not employed		Employed Not employed			
Include part-time, seas self-employed work.	onal, or Occupation	Customer Service					
Occupation may Include or homemaker, if it app		Groupon					
	Employers address	600 W. Chicago A	ve. Ste. 620				
		Chicago, IL 60654		,			
	How long employed there?	Since 1/1/2015					
Part 2: Give Details A	hand Mandala Income						
Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.							
			For Debtor 1	For Debtor 2 or non-filing spouse			
	 List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 			\$0.00			
3. Estimate and list mor	nthly overtime pay.		\$0.00	\$0.00			
4. Calculate gross incom	me. Add line 2 + line 3.		\$2,240.33	\$0.00			

Official Form 106I Record # 748693 Schedule I: Your Income Page 1 of 2

Page 31 of 60
Case Number (if known) Document Dawn Michelle Debtor 1 First Name Last Name

				For Debtor 1		otor 2 or ng spouse		
	Сору	line 4 here	4.	\$2,240.33		\$0.00		
5. Li :		payroll deductions:	_					
		ax, Medicare, and Social Security deductions	5a. —	\$357.35		\$0.00		
	5b. N	landatory contributions for retirement plans	5b. —	\$0.00		\$0.00		
	5c. Voluntary contributions for retirement plans		5c.	\$0.00		\$0.00		
	5d. F	tequired repayments of retirement fund loans	5d. —	\$0.00		\$0.00		
	5e. Insurance		5e. 	\$166.01		\$0.00		
	5f. Domestic support obligations		5f. —	\$0.00		\$0.00		
	5g. L	Inion dues	5g. 	\$0.00		\$0.00		
		Other deductions. Specify:	5h. —	\$0.00		\$0.00		
		payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. 	\$523.36		\$0.00		
7. Ca	lcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,716.98		\$0.00		
8. Lis	t all o	other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e. —	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
	•	Specify:	_			**		
	8g.	Pension or retirement income	8g. —	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h. —	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$1,716.98 +		= 00.00	\$1,716.9	8
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	_	ψ1,1 10100		70.00	\$1,710.0	Ť
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:							1\$0.0	10
		the amount in the last column of line 10 to the amount in line 11. The resi		•	annlies	4	12. \$1,716.9	_
		that amount on the Summary of Schedules and Statistical Summary of Celegration of the Summary of Schedules and Statistical Summary of Celegration of the Summary of Schedules and Statistical Summary of Celegration of Schedules and Statistical Summary of Schedules and Statistical Summary of Schedules and Schedule		s anu neialeu Dala, II II	applies	'	φ1,110.9	_
13. Do you expect an increase or decrease within the year after you file this form?								

Fill in this i	nformation to identify yo	ur case:				
Debtor 1	Dawn First Name	Michelle Middle Name	Woolley Last Name	Check if this is:		
Debtor 2					ŭ	t-petition chapter 13
(Spouse, if filing)	First Name	Middle Name	Last Name	income as	of the following of	date:
United States	s Bankruptcy Court for the : _	NORTHERN DISTRICT (OF ILLINOIS			
Case Numbe	er		_	IVIIVI / DD /	1111	
				A separate	e filing for Debtor	2 because Debtor 2
<u>Official F</u>	orm 106J			☐ maintains	a separate house	ehold.
Schedu	le J: Your Exp	penses				12/14
more space is every questior	needed, attach another s			re equally responsible for supply es, write your name and case nu	_	
Part 1:	Describe Your Household					
=	Go to line 2. Does Debtor 2 live in a s No.	separate household? t file a separate Schedu	le J.			
2. Do you	have dependents?	X No		Dependent's relationship to	Dependent's	Does dependent live
Do not I Debtor 2	ist Debtor 1 and 2.		this information for dent	Debtor 1 or Debtor 2	age	with you?
Do not s	state the dependents'					Yes X No Yes Yes
-	r expenses include es of people other than	X No				
yoursel	f and your dependents?	Yes				
Part 2:	Estimate Your Ongoing Mo	onthly Expenses				
expenses as of the applicable	of a date after the bankrue date.	ptcy is filed. If this is a		as a supplement in a Chapter 13 check the box at the top of the fo	rm and fill in	
of such assis	tance and have included	it on Schedule I: Your	Income (Official Form 106l.)			Your expenses
4. The ren	ital or home ownership e	xpenses for your resid	ence. Include first mortgage	payments and		
•	t for the ground or lot.				4.	\$460.00
If not in	cluded in line 4:					
4a. R	eal estate taxes				4a.	\$0.00
	roperty, homeowner's, or r				4b.	\$0.00
	ome maintenance, repair,				4c.	\$0.00
4d. H	omeowner's association o	r condominium dues			4d.	\$0.00

Document Dawn Michelle Debtor 1 Case Number (if known) _

			Case Number (if known)		
	First Name Middle Name	Last Name		Your exper	ıses
. A	dditional Mortgage payments for your resid	dence, such as home equity loans	5		\$0.0
	tilities: a. Electricity, heat, natural gas		6a		\$0.0
6k	•		6b		\$0.0
60		and cable service	60		\$260.0
60			6d	. \$	0.0
Fo	ood and housekeeping supplies		7		\$355.0
	hildcare and children's education costs		8		\$0.0
	lothing, laundry, and dry cleaning		9		\$95.0
	ersonal care products and services		10		\$60.0
	edical and dental expenses		11		\$100.0
2. Tr	ransportation. Include gas, maintenance, bu	s or train fare.	12		\$200.0
D	o not include car payments.				
3. Eı	ntertainment, clubs, recreation, newspaper	s, magazines, and books	13		\$0.0
. CI	haritable contributions and religious donat	ions	14		\$0.
	surance.				
D	o not include insurance deducted from your p	pay or included in lines 4 or 20.			
15	5a. Life insurance		15a		\$0.
15	5b. Health insurance		15b		\$0.
15	5c. Vehicle insurance		150		\$0.0
15	5d. Other insurance. Specify:		15d		\$0.0
	axes. Do not include taxes deducted from you	. ,			
	pecify:		16		\$0.0
	stallment or lease payments:		47.		
	7a. Car payments for Vehicle 1		17a		\$0.0
	7b. Car payments for Vehicle 2		17b		\$0.0
	7c. Other. Specify:		17c		\$0.0
	7d. Other. Specify:		17d		\$0.0
	our payments of alimony, maintenance, and				\$0.0
	om your pay on line 5, Schedule I, Your Inc	,	18		φυ.
	ther payments you make to support others	-	19		\$0.0
	pecify: ther real property expenses not included in				ΨΟ.
		innes 4 or 5 or this form or on <i>Schedule</i>	er: Your Income. 20a		\$ 0.
	0a. Mortgages on other property 0b. Real estate taxes		208		0.0
	0c. Property, homeowner's, or renter's insura	nce	200		0.0
	Od. Maintenance, repair, and upkeep expense		20d		0.0
۷.	Oe. Homeowner's association or condominiur		20e		0.0

Official Form 106J Record # 748693 Schedule J: Your Expenses Page 2 of 3 Case 17-25131 Doc 1 Filed 08/22/17 Entered 08/22/17 17:38:55 Desc Main Document Page 34 of 60

Debtor	1 Dawi	iviichelle	vvoolley	Case Number (if known)		
	First Na	ne Middle Name	Last Name			
21.	Other. S	pecify: Postage/Bank Fees (\$5.00),		_	21.	\$5.00
22	Your mo	nthly expense: Add lines 4 through 21.			22.	\$1,535.00
	The resu	t is your monthly expenses.				
23.	Calculate	e your monthly net income.				
	23a.	Copy line 12 (your comibined monthly in	come) from Schedule I.		23a.	\$1,716.98
	23b.	Copy your monthly expenses from line 2	2 above.		23b. –	\$1,535.00
	23c.	Subtract your monthly expenses from yo	ur monthly income.		23c.	\$181.98
		The result is your monthly net income.			<u> </u>	
24.	Do you o	xpect an increase or decrease in your ex	nancae within the year after you	file this form?		
24.	-	ple, do you expect to finish paying for your				
		payment to increase or decrease because	•	• •		
	X No	. ,	·			
	Yes	Explain Here:				
	ш	·				

 Official Form 106J
 Record #
 748693
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	Fill in this information to identify your case:					
Debtor 1	Dawn	Michelle	Woolley			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Case Number		the : <u>NORTHERN</u> District of	ILLINOIS (State)			
(If known)						

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT a	ո attorney to help you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read to correct.	he summary and schedules filed with this declaration and that they are true and
/s/ Dawn Michelle Woolley	*
Signature of Debtor 1	Signature of Debtor 2
Date 08/14/2017 MM / DD / YYYY	DateMM / DD / YYYY

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Fill in this in	Fill in this information to identify your case:					
Debtor 1	Dawn	Michelle	Woolley			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of <u>I</u>	ILLINOIS			
			(State)			
Case Number (If known)	r		_			
()						

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.								
	Give Details About Your Marital Status and Where You Lived Before 01. What is your current marital status?							
١.	- -							
	_Married							
	Not married							
02 D	ıring the last 3 years, have you lived anywhere other tha	n where you live now	v?					
_	No.		•					
_	Yes. List all of the places you lived in the last 3 years. Do	not include where yo	ou live now.					
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there				
03 W	ithin the last 8 years, did you ever live with a spouse or I		community property state or territory? (Community	nved there				
р	operty states and territories include Arizona, California, d Wisconsin.)							
_	No.							
[Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).						
Par	Explain the Sources of Your Income							

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Debtor 1 Dawn Michelle Woolley Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$4,931 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$26,706 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, Wages, commissions, \$25,113 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Dawn Michelle Woolley Case Number (if known) Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. The Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Status of the case Nature of the case Court or agency

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Woolley

Case Number (if known) First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. Describe the property Date Value of the property US Dept of Education Wages \$1,778.16 Per bi-weekly paycheck PO Box 4222 Iowa City, IA 52244 **Explain** what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. ☐ Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No. Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? No Yes. Fill in the details for each gift. **List Certain Losses** Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. **List Certain Payments or Transfers** Part 7: 16 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No. Yes. Fill in the details

Dawn

Debtor 1

Michelle

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Case Number (if known) _

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Woolley

Last Name

Michelle

Middle Name

	Party Contact Info	Description and value of	any property transferred	Date payr or transfe	
	Geraci Law L.L.C. 55 E. Monroe Street #3400 Chicago,IL 60603				Payment/Value: \$4,000.00: \$0.00 paid prior to filing, balance to be paid through the plan.
	Party Contact Info	Description and value of	any property transferred	Date payr	
	Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454	Credit Counseling Services		2017	\$25.00
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that No. Yes. Fill in the details.	rs or to make payments to your cre		efer any property to any	yone who
18	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu include both outright transfers and transfers Do not include gifts and transfers that you has a No. Yes. Fill in the details for each gift.	usiness or financial affairs? s made as security (such as the gra	nting of a security intere		
19	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-put No. Yes. Fill in the details for each gift.		o a self-settled trust or s	similar device of which	you are a
P	List Certain Financial Accounts, Instru	uments, Safe Deposit Boxes, and Stor	age Units		
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associon No.	r other financial accounts; certifica iations, and other financial institut	tes of deposit; shares ir	n banks, credit unions,	brokerage
		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21	Do you now have, or did you have within 1 y cash, or other valuables? No.	ear before you filed for bankruptcy	, any safe deposit box o	r other depository for s	securities,
	Yes. Fill in the details.	Who else had access to it?	Describe the conte	nts	Do you still have it?

Dawn

First Name

Debtor 1

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Dawn Michelle Woolley Case Number (if known) Debtor 1 First Name Middle Name Last Name 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else has or had access to it? Describe the contents have it? Identify Property You Hold or Control for Someone Else 23 Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No Yes. Fill in the details. Where is the property? Describe the property Value **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. Court or agency Nature of the case Status of the case Give Details About Your Business or Connections to Any Business Part 11: 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business.

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Debtor 1	Dawn	Michelle	Woolley	Case Number (if known)	
	First Name	Middle Name	Last Name		
	hin 2 years before yo titutions, creditors, o	• • •	you give a financial stateme	nt to anyone about your business? Include all financial	
	No.				
	Yes. Fill in the details	i.			
		Date iss	sued		
Part 12	Sign Below				
*	.S.C. §§ 152, 1341, 15 /s/ Dawn Michelle		×		
~	Signature of Debtor 1	 		of Debtor 2	
	Date 08/14/2017		Date		
	MM / DD / Y	YYY	MIV	I / DD / YYYY	
Did y	ou attach additional	pages to Your Statement of	of Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?	
I	No				
□ `	res .				
Did y	ou pay or agree to pa	ay someone who is not an	attorney to help you fill out b	ankruptcy forms?	
	No				
	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	

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B2030 (Form 2030) (12/15)

Date

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	re	NORTHERN DISTI	Met of Illinois	EASTERN DIVISIO	711
Da	wn Michelle	Woolley / Debtor		Case No:	
		·		Chapter:	Chapter 13
		DISCLOSURE OF COL	MDENGATION OF A	TTODNEY FOR DED	TOD
	npensation p	DISCLOSURE OF COME of 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) and to me within one year before the filing of the rendered on behalf of the debtor(s) in contents.	b), I certify that I am the	ne attorney for the above tcy, or agreed to be paid	e named debtor(s) and that I to me, for services
	For legal s	services, I have agreed to accept	\$4,000.00		
	Prior to th	ne filing of this statement I have received	\$0.00		
	Balance D	Due	\$4,000.00		
2.	The source	e of the compensation paid to me was:			
	Deb	tor(s) Other: (specify)			
3.	The source	e of compensation to be paid to me is:			
	Del	btor(s) Other: (specify)			
4.		e not agreed to share the above-disclosed comp law firm.	pensation with any other	er person unless they are	e members and associates
		e agreed to share the above-disclosed compens law firm. A copy of the agreement, together ned.	_	-	
5.	In return fo	or the above-disclosed fee, I have agreed to rending:	der legal service for al	l aspects of the bankrup	otcy
	_	vsis of the debtor's financial situation, and reno	dering advice to the del	btor in determining whe	other to file a petition in
	b. Prepa	ration and filing of any petition, schedules, sta	tements of affairs and 1	plan which may be requ	ired;
	c. Repre	esentation of the debtor at the meeting of credit	ors and confirmation h	nearing, and any adjourn	ned hearings thereof;
6.	By agreem	nent with the debtor(s), the above-disclosed fee	does not include the fo	ollowing service:	
		I certify that the foregoing is a complete payment to me for representation of the debt		_	or
		Date: 08/21/2017	/s/ Merid Teklehaima	nnot Mekonnen	

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 $Signature\ of\ Attorney$

Geraci Law L.L.C. Name of law firm

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National Headquarters: 55 E. Monroe Street, #3400 Chicago, IL 60603 1-866-925-1313 help@geracilaw.com

Date: 7/25/2017

Consultation Attorney: SAL

Record #: 748-693

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and praiegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 3 Trustee. These fees are fixed, but the attorneys may apply to the court for prior to the case being filed shall be paid through the Chapter 3 Trustee. These fees are fixed, but the attorneys may apply to the court for prior to the case being filed shall be paid through the Chapter 3 Trustee. These fees are fixed, but the attorneys may apply to the court for prior to the case being filed shall be paid through the Chapter 3 Trustee. additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

for hs. The payment and length of the plan are based per month for PLAN: The plan payment is estimated to be \$ on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc., all other unsecured debts; other:_ My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am

specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened

(Joint Debtor)

Attorney for the Debtor(s)

Representing Geraci Law L.L.C.

ated: 7/25/17

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UNITED STATES BANKRUP 45 CY 6 COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 17-25131 Doc 1 Filed 08/22/17 Entered 08/22/17 17:38:55 Desc Mair 3. Personally review with the debtor and signer compaged feet field, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

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- Case 17-25131 Doc 1 Filed 08/22/17 Entered 08/22/17 17:38:55 Desc Main 2. Inform the debtor must appear the debtor must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

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- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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- Case 17-25131 Doc 1 Filed 08/22/17 Entered 08/22/17 17:38:55 Desc Mair (d) Any portion of the retainer that the characteristic form of the retainer that the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of $$\frac{4,000.00}{4}$$
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00

3. Before signing this agreement, the attorney has received,	\$ <u>()</u>		
toward the flat fee, leaving a balance due of \$ 4,000	; and \$	310	for expenses,
leaving a balance due for the filing fee of \$			

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Signed:

Dawn M worldey Externis)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dawn Michelle Woolley / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/14/2017 /s/ Dawn Michelle Woolley

Dawn Michelle Woolley

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Dawn Michelle Woolley / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 08/14/2017	7 /s/ Dawn Michelle Woolley Dawn Michelle Woolley
	Dawn Michelle Woolley

Dated: 08/21/2017 /s/ Merid Teklehaimanot Mekonnen

Attorney: Merid Teklehaimanot Mekonnen

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Case Number (if known) _

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For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	1	to be?					
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with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.							
Signature of Debtor 1 Signature of Debtor 2			with a bankrupt	with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.			
	SANGARA MENTENDENDENDENDENDENDENDENDENDENDENDENDENDE		Signature	awn M Wo	ollieg x	Signature of Debtor 2	
Executed on	4.,)4.000.000.000		Executed	ion <u>08 1 24 12</u> 01	17		

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Fill in this in	formation to identify y	our case:		_
Debtor 1	Dawn	Michelle	Woolley	-
	First Name	Middle Name	Last Name	e e
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	_
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)				
Case Number(If known)				

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to h	elp you fill out bankruptcy forms?
No	Attack Designator Detition Property's Notice Declaration and
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary a correct.	and schedules filed with this declaration and that they are true and
* Dawn M Woodley	¢
Signature of Debtor 1	Signature of Debtor 2
Date : 08 / 12/ /2017 MM / DD / YYYY	Date
MM / UU / YYYY	

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ebtor 1	Dawn	Michelle	Woolley	Case Number (if known)	_
CDIO 1	First Name	Middle Name	Last Name		
	hin 2 years before you titutions, creditors, or		l you give a financial statement	to anyone about your business? Include all financial	
	No.				
	Yes. Fill in the details.	(*************************************			
	_	Date is	sued		
Part 12	Sign Below				·
ansv in co	vore are true and corre	ect. I understand that ma uptcy case can result in 9, and 3571.	king a false statement, concealii	s, and I declare under penalty of perjury that the ng property, or obtaining money or property by fraud nment for up to 20 years, or both. f Debtor 2	
	Date 08 / 1/4/12	2017 YYY	Date	/ DD / YYYY	
Did	you attach additional	pages to Your Statement	t of Financial Affairs for Individu	ials Filing for Bankruptcy (Official Form 107)?	
	No				
	Yes				
Did	you pay or agree to pa	ay someone who is not a	n attorney to help you fill out ba	nkruptcy forms?	
	No				
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	

Record # 748693

Case 17-25131 Doc 1 Filed 08/22/17 Entered 08/22/17 17:38:55 Desc Main DISCLAIMER, Destroys have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2
 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District
 Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend
 you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes
 and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above
 time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community

property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.

- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: 08 / 14 /2017

Dawn Michelle Woolley

Dawn M Wordley X Date & Sign

Record # 748693 Asset Disclosure Page 1 of 1

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dawn Michelle Woolley / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08 / 1/2017

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Dawn M Workley
Dawn Michelle Woolley

Date: 08 / 12 /2017

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

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Desc Main

Form B 201A, Notice to Consumer Debtor(s)

In re Dawn Michelle Woolley / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee. \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 08 / 14/12017

Dawn Michelle Woolley

X Date & Sign

Dated: 8 / 14 /2017

Attorney: Merid Teklehaimanot Mekonnen